

What is claimed is:

[Claim 1] A system for facilitating handling of a post-transactional credit dispute comprising:

- a workstation capable of receiving commands from a user in response to an Inquiry associated with the post-transactional credit dispute;
- a server in communication with said workstation;
- a storage connected to said workstation, said storage having a plurality of documentation files stored thereon, said files having content that is relevant to the post-transactional credit dispute, said files capable of being transmitted from said workstation to said server;
- a first communication channel coupling said workstation and said server;
- a backend processing computer in communication with said server, wherein said backend processing computer is configured to process said transmitted documentation files; and
- a second communication channel coupling said server and said backend processing computer, wherein said second communication channel is configured to transmit said documentation files from said server to said backend processing computer.

[Claim 2] A method executed in a computer network for facilitating handling of documentation for a post-transactional dispute, the computer network having a server and a terminal, the method comprising the steps of:

- (a) accepting, at said server, a User ID and password from a user at the terminal;
- (b) displaying an Inquiry at the terminal, wherein said Inquiry is associated with said post-transactional dispute and said user is a party to said post-transactional dispute;
- (c) locating said documentation associated with said Inquiry;
- (d) transmitting said located documentation to said server;

- (e) confirming receipt of said documentation at said server;
- (f) associating said transmitted documentation with said post-transactional dispute; and
- (g) storing said transmitted documentation and said association data for later retrieval.

[Claim 3] The method of claim 2, wherein the post-transactional dispute is between a merchant and an Acquirer.

[Claim 4] The method of claim 2, wherein the post-transactional dispute is between an Acquirer and an Issuer.

[Claim 5] The method of claim 2 further comprising the steps of:
retrieving from said server a dispute handling form which coincides with said User ID;
displaying said form at said access terminal;
receiving data entered on said form at said access terminal; and
transmitting said form and said form data to said server.

[Claim 6] The method of claim 2, further comprising repeating steps (a)–(g) until documentation for a plurality of Inquiries associated with said user has been located and transmitted to said server.

[Claim 7] The method of claim 2 further comprising the steps of:
routing said documentation to a processing hub; and
confirming an integrity of said documentation.

[Claim 8] The method of claim 2 further comprising the step of receiving, at said terminal, at least one scanned document in computer readable format, wherein said scanned document is associated with said Inquiry.

[Claim 9] The method of claim 2, wherein said Inquiry is automatically initiated in response to a notification of said post-transactional dispute.

[Claim 10] The method of claim 2, wherein said documentation comprises image files.

[Claim 11] The method of claim 2, wherein said step of locating comprises locating said documentation associated with said Inquiry, wherein said documentation is stored on said terminal.

[Claim 12] A computer-readable storage medium containing a set of instructions for a general purpose computer comprising:

(a) displaying an Inquiry at the computer, wherein said Inquiry is associated with a post-transactional dispute and a user of the computer is a party to said post-transactional dispute;

(b) locating one or more documentation associated with said Inquiry;

(c) transmitting said located documentation to a remote server;

(d) confirming receipt of said documentation at said remote server;

(e) associating said transmitted documentation with said post-transactional dispute; and

(f) storing said transmitted documentation and said association data for later retrieval.